

Claims:

5 **I claim**

14. An access card and authentication system in which a registered user may be verified by the user providing, from an array of data provided, a series of elements which together comprise a specific predetermined verification code which varies on
10 each and every occasion of use.

15 An access card and authentication system comprising a central computer and one or more card reading terminals provided at remote locations and able to communicate with the central computer in order to verify the validity of the access
15 card being presented and read at the terminals, such cards being authenticated by the user providing, from an array of data provided, a series of elements which together comprise a specific predetermined verification code which varies on each and every occasion of use.

20 16 The access card and authentication system of claim 15 wherein the array of data comprises digits or letters provided for each day of the month, some or all of which are required as elements of a specific verification code for that day.

17. The access card and authentication system of claim 16 wherein the series of
25 elements together comprising a specific verification code include one or more elements from a Fixed Personal Identification Number ("PIN").

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18. The access card and authentication system of claim 17 wherein from the array of data the series of elements comprising the specific verification code for each occasion of use are determined by the day of the week, the date and the month
5 together with one or more codes from the Fixed PIN as indicated by reference to that array, the day and the use number on that day.

19. The access card and authentication system of claim 18 wherein the particular elements of the codes determined as set forth therein are provided by the
10 cardholder by input into a remote terminal connected to a central computer in the particular order prompted by that central computer.

20. The access card and authentication system of claim 19 wherein the particular elements of the codes determined as set forth therein comprise part of a single use
15 payment card number associated with a payment card and payment card system for use on that specific occasion.

21. The access card and authentication system of claim 20 wherein subsequent to the input of the required elements themselves forming part of a single use payment
20 card number as described therein the terminal provides one or more digits to complete a single use payment card number which complies with relevant industry payment card checksum standards.

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